Benefits and Entitlements Service Team (BEST) Newsletter

HQ AFPC/DPIRB, 550 C Street West Suite 57, Randolph AFB TX 78150-4759
BEST Line: 1-800-525-0102 (press 2, then 2 again)
Foreign Area Callers: Toll-Free AT&T Direct Access Number then 800-525-0102
Hearing Impaired: TDD 1-800-382-0893 or (210) 565-2276
FAX: DSN 665-2936 or (210) 565-2936
BEST Homepage
Employee Benefits Information System (EBIS)

2009 Edition, Issue 4 – October 2009

The information in this newsletter applies to appropriated fund civilian employees of the Department of the Air Force.

Inside this Issue

Expanded Total Force Service Center-San Antonio Hours

To enhance our customer service, especially to our overseas employees, the Total Force Service Center-San Antonio (TFSC-SA) is expanding its hours. Beginning 1 Oct 09, Service Delivery Representatives are available 6 days a week to answer your benefits questions. TFSC-SA new hours of service are:

- Sunday, 3 p.m. – 11 p.m., Central Time
- Monday through Thursday, 7 a.m. – 11 p.m., Central Time
- Friday, 7 a.m. – 6 p.m., Central Time

Our phone number and menu options are not changing. You will still call 1-800-525-0102, press 2 for civilian employees and 2 for BEST benefits and entitlements services. Employees calling from foreign areas will first dial the AT&T Direct Access Number for the country they are in, then 800-525-0102. (AT&T Direct Access Numbers are available on the web at www.usa.att.com/traveler/index.jsp.)

Hearing impaired employees who have access to Telecommunications Device for the Deaf (TDD) equipment may reach a benefits counselor by calling the toll-free TDD number, 1-800-382-0893, or commercial 565-2276 if calling within San Antonio, Texas (area code 210).

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EMERGENCY CONTACT INFORMATION
CALENDAR OF EVENTS

Updating Your Emergency Contact Information

As a Federal employee it is vital your emergency contact information always be updated with the name of the person you would like to be contacted in the event of an emergency. In the event of an emergency involving you, it is very important your supervisor and Civilian Personnel Office be able to contact your designee and inform them of your situation. You can make sure they have this information readily available by keeping your Emergency Contact Info up-to-date in MYBIZ.

In the past, an employee's emergency contact information was kept on file by his or her supervisor on the Air Force Form 971, Supervisor's Employee Brief. In 2002, the Air Force implemented a web-based system, the Air Force Civilian Emergency Data System (EMDS), to capture emergency contact data electronically so it would be readily available and easy to update.

On 25 Mar 09, the Emergency Contact Information (MYBIZ) in the Defense Civilian Personnel Data System (DCPDS) replaced the EMDS web application. However, any information previously entered on the AF-971 or in EMDS did not transfer to MYBIZ.

If you haven't already done so, please take a few minutes to update this vital information in MYBIZ so it will be available in case of an emergency. You are the only person who can update your emergency contact information. You should review your information at least annually to make sure it is still accurate.

To update your Emergency Contact Information, log into the DCPDS Portal at https://compo.dcpds.cpms.osd.mil, using your Common Access Card (CAC). At the "Choose a digital certificate" dialog box, select the non-email certificate and click OK. You may be asked to enter your PIN. On the next screen, select "Air Force region," then click the "Continue" button on the DCPDS News page if it appears. On the next screens, select "My Biz" and then "Update My Information." After you accept the Privacy Act Statement on the next screen, a new screen will open with 6 tabs across the top. Click on the tab titled "Emergency Contact" and follow the instructions to enter your emergency contact information. You should include more than one phone number for each of your emergency contacts if possible.

Your Emergency Contact Information will be accessible by your supervisory chain and Civilian Personnel Office. This information will enable them to contact the person you designate if you should become a casualty, are seriously injured at work, or for any other emergency situation such as a natural disaster or national emergency.

You should also make sure your spouse, other appropriate family member, or friend has the name and phone number of your immediate supervisor. If you die while away from work, your spouse or other family member should notify your supervisor who in turn would notify your local Civilian Personnel Office.

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Calendar of Events

2009 Federal Benefits Open Season – 9 Nov 09 through 14 Dec 09

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THRIFT SAVINGS PLAN

Thrift Savings Plan (TSP) Information

Don't Miss Out On Free Money! If you are a Federal Employees Retirement System (FERS) employee, you must contribute at least 5 percent of basic pay every pay period in order to receive maximum Agency Matching Contributions throughout the entire year. Once you reach the maximum contribution limit of $16,500 for this year, your employee contributions and Agency Matching Contributions will be suspended for the remainder of the year. You may use the Elective Deferral Calculator on the TSP Website (www.tsp.gov) to determine the maximum amount you may contribute each pay period for the remainder of the year so you don't miss out on any Agency Matching Contributions.

Regular and catch-up TSP contribution elections must be submitted electronically via the Employee Benefits Information System (EBIS) or the BEST automated phone system. See our newsletter heading for the web address and phone number.

New and Updated Publications. The TSP has published two new Fact Sheets and updated the web versions of two booklets that are important in enabling you to understand how your TSP account works so you can maximize the benefits.

- The new Fact Sheet, "Legislative Changes to the Thrift Savings Plan," describes changes to the TSP stipulated in The Thrift Savings Plan Enhancement Act of 2009. It also provides background regarding that law and tells when the changes are expected to go into effect.
- The new Fact Sheet, "Is the TSP Offering a Roth 401(k) Feature?" discusses the Roth 401(k) feature that TSP plans to begin offering in 2011.
- The booklet "Summary of the Thrift Savings Plan" has been revised to reflect changes in the names and web addresses of certain TSP investments and the elimination of the waiting period for FERS employees to receive agency contributions.
- The booklet "Managing Your TSP Account" has been revised to reflect changes in the TSP since the last printed version (July 2008).

You can find these and all other TSP publications on the TSP Website (www.tsp.gov) under Forms and Publications.

The Barclays Capital US Aggregate Bond Index, which the F Fund tracks, was acquired by Barclays Capital when it acquired Lehman. Index information can now be found at www.barcap.com.

The Dow Jones US Completion Total Stock Market Index replaces the Dow Jones Wilshire 4500 Completion Stock Index as the index that the S Fund tracks. Index data can be found at www.djindexes.com.

For more information about each TSP Fund, see the TSP Fund Information Sheets.

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LIFE INSURANCE
LONG TERM CARE INSURANCE

Increasing Your Federal Employees' Group Life Insurance (FEGLI) Due to a Life Event

The Office of Personnel Management requires the Benefits and Entitlements Service Team (BEST) to audit all non-open season Federal Employees' Group Life Insurance (FEGLI) changes and elections. If you elect to increase your FEGLI as a result of a permissible qualifying life event (QLE) such as marriage, divorce, death of spouse, and/or addition of eligible children you will be required to provide BEST with the reason for the change and provide documentation to support the change. Examples of supporting documentation would be a copy of a marriage certificate, death certificate, divorce decree (first and last page only), birth certificate of a child or of a stepchild acquired due to marriage, adoption papers, or a signed affidavit explaining the reason for the change.

If the reason for your FEGLI change was marriage or the birth of a child, you do not need to wait for the official state-certified document. We will accept a copy of the marriage certificate issued by the presiding official or, in the case of a birth, the certificate issued by the hospital or midwife. Multiple documents are required to support an increase of Option B by more than one multiple.

If you already have Basic FEGLI, you may elect or increase multiples of Option B up to (a) for marriage or children, the number of additional eligible family members acquired as a result of the event or (b) for divorce or death of a spouse, the total number of eligible dependent children. The maximum number of multiples of Option B is 5. Acquiring a foster child does not count as a life event for Option B purposes.

If you already have Basic FEGLI, you may elect or increase multiples of Option C (family coverage) up to 5 as a result of a QLE. It doesn't matter how many family members you have or acquire with the event.

If you have a QLE and want to increase your FEGLI coverage, you must make the election within 60 days of the life event. For more information on non-open season FEGLI elections, see our article, "Opportunities to Enroll In Federal Employees' Group Life Insurance After All or Part Is Waived" at https://gum.afpc.randolph.af.mil/cgi-bin/askafpc.cfg/php/enduser/std_adp.php?p_faqid=4951.

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New Contract for Long Term Care Insurance

Earlier this year, the Office of Personnel Management awarded a new 7-year contract for the Federal Long Term Care Insurance Program (FLTCIP) to John Hancock Life and Health Insurance Company. Long Term Care (LTC) Partners will continue to administer the program.

Beginning on 1 Oct 09, the new benefit and premium structure will become available to new applicants, and applications will be available online at www.ltcfeds.com. Remember – the younger you are when you apply for coverage, the lower your premiums will be.

Employees who are already enrolled in FLTCIP can keep their current coverage or move to the new benefit plan. See the FLTCIP Plan Comparison to compare features of the old plan and the new one. For more information, visit the LTC Partners website or call 1-800-582-3337, TTY 1-800-843-3557. Certified LTC Insurance Consultants are available Monday through Friday, 8 a.m. to 6 p.m., Eastern Time.

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RETIREMENT

Civilian Retiree ID Cards

On 30 Dec 05, the Under Secretary of Defense for Personnel and Readiness authorized an identification (ID) card for retired Department of Defense (DoD) civilian employees. The purpose of the ID card is to provide a trusted uniform credential that can be used by civilian retirees to access DoD facilities (e.g., Morale, Welfare, and Recreation) at the discretion of the base or installation commander. The Retiree ID card has no associated benefits, nor does it guarantee access to DoD bases or facilities.

Civilian retirees who are also military retirees will not receive a civilian Retiree ID card, since the military ID provides the greater benefit.

In Dec 08, initial issuance of the Retiree ID cards began at Real-Time Automated Personnel Identification System (RAPIDS) locations; issuance will continue indefinitely. The ID card is to be renewed every four years at any RAPIDS facility location.

The ID card is white, plastic, chipless, and the size of a credit card. The front of the card has the cardholder's picture, first and last name, as well as the expiration date of the ID. There is also an option to display your last pay grade. The back of the card has a security image of the cardholder, a barcode, and magnetic strip. You can view a sample of the ID card and frequently asked questions at: https://www.dmdc.osd.mil/smartcard/images/Trifold_Civ_Ret_One_Sided_FINAL.pdf.

Technical support for the Retiree ID program is provided by the Defense Manpower Data Center (DMDC). DMDC will use the Defense Enrollment Eligibility Reporting System (DEERS) to help establish eligibility for retirees and will use RAPIDS to issue the identification cards.

When you retire from Federal service and begin receiving your civil service retirement pay, you may contact your local RAPIDS site (usually the base where you worked) to obtain a Retiree ID card. You will need to take along:

- A federal or state-issued picture ID (such as your driver's license; passport, US military card, or military dependent's ID card).
- Another form of ID (such as your driver's license, passport, voter's registration card, US military card or draft record, military dependent's ID card, school ID card with photograph, Native American tribal document, or an ID card issued by federal, state, or local government agencies or entities, provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address).
- A copy of your Retirement SF-50 (Notification of Personnel Action) **if** you want your ID card to show your last pay grade.

To find a RAPIDS facility near you, access the site locator at www.dmdc.osd.mil/rsl/owa/home.

For base access, contact the base or installation commander or, if your Civilian Personnel Office issues a letter to retirees stating the individual is authorized to obtain a Retiree ID card, you may take this letter to the Visitor's Center on the base.

If a retiree is not listed in DEERS, he or she should contact Field Advisory Services Division (FAS), Benefits & Entitlements Branch, at (703) 696-6301 or email benefits@cpms.osd.mil for assistance.

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